

Certificate Number: 16339-NJ-DE-038954882

Bankruptcy Case Number: 24-19197



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 11, 2024, at 12:32 o'clock AM EDT, Jefta Bernhard completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 11, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor